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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

03-6-03

FEB 24 2003

Patent & Trademark Office application of: Weller et al.

Application No.: 09/842,313

Filed: April 24, 2001

Title: **ON-LINE PAYER AUTHENTICATION
SERVICE**

Attorney Docket No.: VISAP064/
P11500

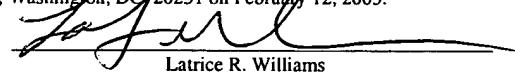
Examiner: Not yet assigned

Group: 2165

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail to: Commissioner for Patents, Washington, DC 20231 on February 12, 2003.

Signed:



Latrice R. Williams

**INFORMATION DISCLOSURE STATEMENT
37 CFR §§1.56 AND 1.97(b)**

Commissioner for Patents
Washington, DC 20231

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Dear Sir:

The references listed in the attached PTO Form 1449, copies of which are attached, may be material to examination of the above-identified patent application. Applicants submit these references in compliance with their duty of disclosure pursuant to 37 CFR §§1.56 and 1.97. The Examiner is requested to make these references of official record in this application.

This Information Disclosure Statement is not to be construed as a representation that a search has been made, that additional information material to the examination of this application does not exist, or that these references indeed constitute prior art.

This Information Disclosure Statement is: (i) filed within three (3) months of the filing date of the above-referenced application, (ii) believed to be filed before the mailing date of a first Office Action on the merits, or (iii) believed to be filed before the mailing of a first Office Action after the filing of a Request for Continued Examination under §1.114. Accordingly, it is believed that no fees are due in connection with the filing of this Information Disclosure Statement. However, if it is determined that any fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account 500388 (Order No. VISAP064).

Respectfully submitted,

BEYER WEAVER & THOMAS, LLP



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Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)		Atty Docket No. VISAP064/P11500	Application No.: 09/842,313
		Applicant: Weller et al.	
		Filing Date April 4, 2001	Group 2165

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A						
	B						
	C						
	D						
	E						
	F						
	G						
	H						
	I						

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Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
J	WO 01/63878 A1	30.8.2001	PCT	H04L	29/06	X		
K	WO 01/69549 A1	20.9.2001	PCT	G07F	7/10	X		
L								
M								
N								

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	O	
	P	
	Q	
Examiner		Date Considered

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.